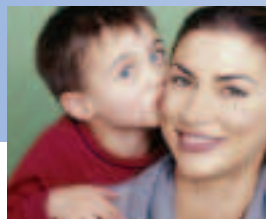




## Partners in Health: Tools and Resources



Introducing the details  
of the new program

This booklet gives you details of how to effectively use the tools and resources ExxonMobil is making available to you.

The full Partners in Health program will be available to participants in the PPO, and CIGNA and Aetna HMOs, only.

Partners in Health tools will be introduced to employee participants starting this fall and continuing into early 2004 as listed on pages 2 and 3. For pre-Medicare ExxonMobil Medical Plan participants, most tools will be introduced on November 1, 2003.

This booklet summarizes benefits that may be provided to certain participants in the ExxonMobil group health plans. It is a summary and does not contain all plan details. In determining eligibility for specific benefits, please refer to the appropriate summary plan description and to the full provisions of the plan documents, which may be modified from time to time. Copies of these documents are available for your review from the Administrator-Benefits.

# Picture yourself ... **healthy**



You live it. You manage it.

And the better informed you are, the better health care choices you can make.

That's what Partners in Health is all about. The commitment of ExxonMobil to help you effectively manage your health and your health care.

This guide describes new tools and resources to help you make informed decisions about your health care ... as well as commitments you should make as a consumer.

Good health. Quality care. New tools and resources.

It's all part of the company's commitment to you. And your commitment to yourself.





# Good Health



The better you understand the choices you can make about your health, the more likely you will be prepared to make the right decisions about lifestyle, treatments and medications. That's why the ExxonMobil Medical Plan is investing in three new tools ... designed to work together to help you stay healthy.

## Picture the new tools and resources.

Good health. Quality care. That's what the new tools and resources from Partners in Health are designed for. To help you make informed decisions and, if necessary, easily navigate the health care system. Here is a quick review. Starting on page 4, you can see how to use these tools and resources as you make health care choices.



### Health Portal

**What:** Internet Web gateway to a world of reliable health care information reviewed and approved by the medical staff of the Mayo Clinic.

**Who:** Available to any employee or retiree who is eligible to participate in any health plan sponsored by ExxonMobil in the U.S.

**When:** October 2003 (all employees and all retirees).

**How:** Access through [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com) or directly at [www.exxonmobilpartnersinhealth.com](http://www.exxonmobilpartnersinhealth.com).

### Mayo Clinic Health Risk Assessment

**What:** Easy-to-complete online questionnaire to confirm what you are doing right to stay healthy as well as conditions you and your doctor may need to monitor and manage.

**Who:** Available to any employee or retiree who is eligible to participate in any health plan sponsored by ExxonMobil in the U.S.

**When:** February 2004 (all employees and all retirees).

**How:** Included in the Health Portal, available through [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com) or directly at [www.exxonmobilpartnersinhealth.com](http://www.exxonmobilpartnersinhealth.com).

### 24-Hour Nurse Line

**What:** Highly trained, licensed nurses available around-the-clock to answer routine questions about your health, or questions about a specific medical situation, condition or concern. If necessary, the nurse on duty will refer the call to a Health Advocate for additional assistance.

**Who:** Available only to participants in the PPO/Traditional and CIGNA or Aetna HMOs in the ExxonMobil Medical Plan, and ExxonMobil Medicare Supplement Plan.

**When:** November 1, 2003 (pre-Medicare retirees in the PPO); January 1, 2004 (employees and EMMSP retirees).

**How:** Call the toll-free number listed on the new identification card you will receive.



# Quality Care

The better you understand the choices you can make about your care, the more likely you are to access the best available treatment. That's why the ExxonMobil Medical Plan is investing in three new tools ... designed to work together to help you access quality care.



## Health Advocate

**What:** Telephone outreach from licensed, registered nurses who specialize in one-on-one patient support, information and guidance as you or a member of your family receive health care.

**Who:** Available only to participants in the PPO/Traditional and CIGNA or Aetna HMOs in the ExxonMobil Medical Plan.

**When:** January 1, 2004 (employees); November 1, 2003 (pre-Medicare retirees in the PPO).

**How:** Outreach from the Health Advocate if you:

- Authorize Health Risk Assessment data to be reviewed by a Health Advocate and health risks have been identified
- Have medical claims experience that prompts participation of a Health Advocate to help you navigate the health care system, or
- Reach out to the 24-hour Nurse Line to discuss a serious medical condition.

## Disease Management

**What:** Telephone outreach from licensed, registered nurses ... knowledgeable and experienced in one-on-one disease management support ... who focus on diseases and conditions where lifestyle choices can have a significant impact.

**Who:** Available only to participants in the PPO/Traditional and CIGNA or Aetna HMOs in the ExxonMobil Medical Plan.

**When:** Early 2004 (employees); November 1, 2003 (pre-Medicare retirees in the PPO).

**How:** Outreach made by a Disease Management nurse.

## Centers of Excellence

**What:** Nationally recognized facilities for treatment of certain conditions where high-level knowledge, experience and expertise can be significant for positive outcomes.

**Who:** Available only to participants in the PPO/Traditional and CIGNA or Aetna HMOs in the ExxonMobil Medical Plan.

**When:** Early 2004 (employees and pre-Medicare retirees).

**How:** Outreach coordinated through a Health Advocate.



## Your Seven Commitments as a Health Care Consumer

You are the consumer. You are in charge. You play a key role in managing the health and quality care that you and the people close to you receive. And that's why you should invest the time to learn about the new tools and resources in Partners in Health. Here are seven commitments you should make as a health care consumer.

### 1 Understand your benefits.

Learn the details of how the ExxonMobil Medical Plan helps you cover the cost of preventive, ongoing, emergency and acute care, as well as prescription drugs.

### 2 Choose and work with a physician.

Develop and maintain an ongoing working relationship with a health care professional.

### 3 Live a healthy lifestyle.

Use the new Health Portal to access reliable information about your health ... to help you take the positive steps to be healthy and stay healthy.

### 4 Identify potential health risks and conditions.

Receive regular screenings from your doctor and use the new Mayo Clinic Health Risk Assessment to identify conditions you and your doctor may need to monitor and manage. If you authorize your information to be shared with a Health Advocate, and if serious health risks are identified, you may get an outreach call from a Health Advocate.

### 5 Get the right care at the right time.

As you work with your doctor, reach out to the 24-hour Nurse Line if you have routine questions. And, if you face a serious problem, a Health Advocate will help you make informed choices about your care.

*If Needed:*

### 6 Manage chronic conditions.

If you have certain diseases, a Disease Management nurse will contact you to help you take steps to manage your situation. Discuss the guidance you receive with your physician.

### 7 Receive treatment for serious conditions.

If you face a serious or complex condition, your Health Advocate may recommend that you and your doctor consider care at a nationally recognized Center of Excellence.

## 1 Understand Your Benefits.

Your ExxonMobil Medical Plan benefits are a key part of your health care planning.

Your first commitment is to learn what those benefits provide ... for preventive, ongoing, emergency and acute care, as well as prescription drugs.

### Things You Can Do:

1. Make sure you review a current copy of your ExxonMobil Summary Plan Description (SPD), available on the Health Portal.
2. Review this material at least once a year ... and when you access health care ... to make sure you are clear on what's available to you.
3. Contact the appropriate resources, listed on the inside back cover of this booklet, with any questions you have about your benefit coverage.

## 2 Choose and Work With a Physician.

A personal physician is a key partner in your health.

You should develop and maintain an ongoing working relationship with a health care professional.

### Things You Can Do:

1. If you do not have a regular doctor, find one. You can access names of network providers through the Health Portal or by calling your health plan. Your Medicine and Occupational Health Department can help, too.
2. Once you have a regular doctor, you should plan routine visits for preventive care.
3. Stay current with immunizations and preventive screenings.
4. Prepare a list of questions for your doctor in advance of each appointment.
5. Maintain a list of current medications, including over-the-counter drugs and supplements, to share with your doctor.
6. As you discuss prescriptions with your doctor, ask how to avoid potentially risky drug interactions, receive the most appropriate and cost-effective medications, and use generic substitutes.
7. Make sure your family knows how to reach your doctor.





#### How to Access the Health Portal

- Go to the Internet site, [www.exxonmobilfamily.com](http://www.exxonmobilfamily.com) and click on ExxonMobil Partners in Health
- Go directly to the Health Portal at [www.exxonmobilpartnersinhealth.com](http://www.exxonmobilpartnersinhealth.com)
- For most employees, go to the intranet site *ExxonMobil Me*, and click on Partners in Health

### 3 Live a Healthy Lifestyle.

When it comes to your health, you can control many things.

Each day you make choices about how you live. What you eat. How you manage stress. Whether you exercise.

What is the cumulative impact of the choices you make? Are there positive steps you can begin to take?

To help you find the answers, ExxonMobil is offering access to a new Health Portal Web site filled with reliable information about your health and the steps to be healthy and stay healthy. The information is reviewed and approved by physicians at the Mayo Clinic.

You will find:

- Prevention and self-care tips covering hundreds of common health concerns
- Interactive tools to help you live a healthier lifestyle, manage a chronic condition or make an informed health care decision
- Practical solutions for everyday life issues like weight control, exercise and stress management, and
- Information about your ExxonMobil health care benefits and links to provider Web sites.

The portal also includes:

- **Articles:** More than 3,000 covering more than 1,100 topics
- **Diseases & Conditions A to Z Reference:** How to manage more than 300 medical conditions
- **Condition Centers:** In-depth information on a range of conditions including allergy, asthma, Alzheimer's Disease, arthritis, brain and nervous system disorders, cancer, diabetes, digestive problems, heart conditions, high blood pressure, mental health issues, pain and hundreds more
- **Interactive Condition Management:** How to address conditions such as asthma, depression, headaches and low back pain
- **Health Decision Guides:** What to consider about treatment for knee injuries, cancers, herniated discs, children's middle-ear infections, and more
- **Medications:** What to consider about over-the-counter medications and alternative medicines, how to manage drug interaction as well as issues related to controlled substances, and
- **Issues:** How to address health issues for women, men, babies, children and seniors.

### Things You Can Do:

1. Connect to the Health Portal.
2. Click on the "Register now" button and follow the registration instructions.
3. Enter an easy-to-remember password and user name of your choice. This will provide confidential access. Your private information will never be shared with anyone at ExxonMobil.
4. Accept the Terms of Use.
5. Access the broad range of online information, tools and wellness programs the Health Portal offers.
6. Visit the Health Portal on a regular basis to check out what's new.
7. Complete the Health Risk Assessment when it becomes available.

### *What the 24-Hour Nurse Line Offers*

You can talk with a registered nurse, any time, day or night, seven days a week. You can ask any type of health care question and request information on a range of topics. The nurse may refer you to a Health Advocate for a more detailed conversation if you face a health risk or serious medical condition.

#### If you need routine information:

Visit the Health Portal.

#### If you need answers to routine questions:

Call the 24-hour Nurse Line.





## 4 Identify Potential Health Risks and Conditions.

**As you work with your doctor to prevent illness, preventive health screenings can tell you a lot.**

Partners in Health offers an effective way to help you identify potential risks.

The Mayo Clinic Health Risk Assessment is an easy-to-use, online questionnaire that can help identify conditions you and your doctor may need to monitor and manage. It will be available on the Health Portal and is completely confidential.

If you choose to complete this questionnaire, you will quickly assess your health status and learn if you are “at risk” for developing specific diseases or medical conditions.

To get the most insight from the questionnaire, you will be asked to enter current results from preventive screenings you get from your doctor or at a health fair.

The questionnaire will ask you for information from these screenings, including your:

- Blood pressure
- Blood sugar and cholesterol levels, and
- Body height and weight.

The questionnaire will also ask about choices you make in your lifestyle, including:

- How much you exercise
- How much fat, fruit and vegetables are in your diet
- If you smoke
- How you manage stress
- Alcohol consumption, and
- Your use of seat belts.

# health risk assessment

The Health Portal will “store” your personal information and questionnaire results so you can refer to the findings in the future.

***One more thing. When you complete the Health Risk Assessment, you will be asked if it’s okay to share your information with a Health Advocate, who is a licensed, registered nurse.***

***If the results of your Health Risk Assessment identify potential areas of concern, you may get a call from a Health Advocate to talk through steps you can take, as described on page 10.***

***Your private information will never be shared with anyone at ExxonMobil.***

## Things You Can Do:

1. Complete the Mayo Clinic Health Risk Assessment when available.
2. Answer all of the questions honestly, including data you collect from your preventive screenings.
3. You will have immediate access to your online personal results. Then, in the future, you can compare any new results with your personal history.
4. When you complete the questionnaire, you will be asked if a Health Advocate may contact you to discuss the results.
5. If you answer yes, your information will be sent to a Health Advocate.
6. If a serious risk or condition is identified, you may get a call from a Health Advocate.
7. Carefully consider the information and recommendations you receive from your Health Advocate and discuss these with your physician.
8. Take action, as appropriate.





## 5 Get the Right Care at the Right Time.

**If you face a decision about your health care (or of someone close to you) you may want help to navigate the system and make informed choices.**

A Health Advocate is a highly experienced, licensed, registered nurse. You may get a call from a Health Advocate if you are identified, primarily through the Health Risk Assessment or medical claims information, as facing a specific medical condition. If so, you will work with a Health Advocate from the team designated to support participants in the ExxonMobil Medical Plan.

Health Advocate nurses are employed by Aetna and CIGNA. They are clinically trained and have chosen to work with participants on this one-to-one basis.

There is no penalty if you choose not to talk with a Health Advocate or choose not to follow a Health Advocate's guidance.

### Things You Can Do:

1. If you want to talk to a Health Advocate, call the 24-hour Nurse Line. The nurse you speak with will refer you to a Health Advocate, if necessary.
2. If you are contacted by a Health Advocate, be open to discussing your condition, your care and things you can do to improve your health.
3. Carefully consider the guidance you receive and discuss with your physician.

IF ...	THEN ...
You are identified to be at risk for developing a serious health condition	A Health Advocate will reach out to help you prevent serious illness
You are identified as being at the early stage of disease	A Health Advocate will reach out to you directly or, for certain conditions, refer you to a Disease Management nurse (page 11). Either way, you will be helped with managing your condition and preventing its progression
You need acute care for an accident, illness or treatment	Your Health Advocate will help you coordinate your care through recovery
You receive treatment for a serious, long-term or chronic illness	Your Health Advocate will help you navigate the health care system
You (or a family member) expect a baby	Your Health Advocate will reach out to help with a successful pregnancy and healthy delivery

## 6 Manage Chronic Conditions (if needed).

**Hopefully, you will reduce your risk of illness or injury by working with your doctor and actively using the tools and resources of Partners in Health.**

Regardless of your efforts, however, you may face a chronic condition today or in the future.

For certain diseases, especially those where changing your lifestyle can positively impact the progression, a Disease Management nurse can provide valuable education and guidance.

These specialists are licensed, registered nurses with extensive experience working with participants who face long-term, potentially debilitating conditions. While your doctor focuses on your treatment, your Disease Management nurse will help you focus on other steps you can take to manage your disease.

A Disease Management nurse is available if you face one of the following conditions:

- Coronary artery disease
- Congestive heart failure
- Diabetes, adult and pediatric, and
- Musculoskeletal and chronic pain (for instance, back pain).

Your Disease Management nurse will also assist you if you have a second condition that needs to be managed; for example, if you have diabetes *and* asthma.

**If you are identified as needing treatment for a disease that is included in Disease Management:**

You will be contacted by a Disease Management nurse.

**If you are identified as needing treatment for a disease that is *not* included in Disease Management:**

Your Health Advocate will provide support.



### Things You Can Do:

1. Be open to discussing your condition, your care and things you can do to improve your health.
2. Carefully consider the guidance you receive and discuss with your physician.



## 7 Receive Treatment for Serious Conditions (if needed).

**Your Health Advocate will be involved through the course of your treatment for a serious condition.**

For certain conditions, high-level knowledge, experience and expertise can be critical to a positive outcome.

Your Health Advocate may work with you and, with your permission, your doctor to suggest care from a nationally recognized facility that demonstrates excellence in a specific medical area.

Centers of Excellence are being identified for specific forms of:

- Cancer
- Cardiac disease
- Neurological/stroke care and
- Pediatric specialty care.

If you choose to receive care at a recommended Center of Excellence, you and a caregiver may be reimbursed for travel and lodging, if required.

**Good health is all about partnership. The ExxonMobil Medical Plan provides the tools and resources. It's up to you to commit to be an informed health care consumer.**

### Things You Can Do:

1. Be open to discussing your condition, your care and things you can do to improve your health.
2. Carefully consider the potential benefit of treatment at a Center of Excellence, if recommended.
3. Remain open to treatment options and locations.



## IMPORTANT CONTACT INFORMATION

PROVIDER	SERVICE	PHONE NUMBER	WEB SITE ADDRESS
Aetna Member Services	<ul style="list-style-type: none"><li>• Medical PPO/Traditional, Dental &amp; Pre-Tax Claims Processor</li><li>• HMO</li></ul>	<ul style="list-style-type: none"><li>• 800-255-2386</li><li>• 800-323-9930</li></ul>	<a href="http://www.aetna.com">www.aetna.com</a>
CIGNA Member Services	CIGNA HMO Claims Processor	800-832-3211	<a href="http://www.cigna.com">www.cigna.com</a>
Magellan Behavioral Health	Life Assistance Resources (including Employee Health Advisory Program)	800-442-4123	<a href="http://www.magellanassist.com">www.magellanassist.com</a> First time users: click "New User" and enter "800-442-4123"
Medco Health	Prescription Drug Services	800-695-4116	<a href="http://www.medcohealth.com">www.medcohealth.com</a>



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